

Information to identify the case:

Debtor 1	<u>Louis Anthony Tenore</u>	Social Security number or ITIN	xxx-xx-0357
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lynn Catherine Tenore</u>	Social Security number or ITIN	xxx-xx-2313
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-19952-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Louis Anthony Tenore

Lynn Catherine Tenore

12/4/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Louis Anthony Tenore
Lynn Catherine Tenore
Debtor(s)

Case No. 20-19952-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 04, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Louis Anthony Tenore, Lynn Catherine Tenore, 64 Grove Ave., East Hanover, NJ 07936-1520
aty	+ Stanziale & Stanziale, PC, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358
cr	+ BAYVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518937828	+ Bank of America, PO Box 17234, Wilmington, DE 19850-7234
518937830	+ Bayview Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410
518937836	+ Cuna Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937839	+ Eagle Hill Condos, c/o Pat Caprio, 230 Eagle Rock Avenue, Roseland, NJ 07068-1711
518937840	Fortiva Credit Card, PO Box 105555, Atlanta, GA 30348-5555
518937845	+ Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
518937846	+ National Electric Benefit Fund, 2400 Research Boulevard, #500, Rockville, MD 20850-3266
518937847	+ Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
518937850	OneMain Financial, PO Box 740594, Cincinnati, OH 45274-0594
518937851	+ PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
518937852	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
518937853	+ Sears Mastercard, PO Box 76051, Phoenix, AZ 85087-1041
518937854	+ Synchrony Bank, c/o Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
518937855	TD Cash Visa, PO Box 54037, Columbus, GA 31908-4037
518937856	+ The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
518937857	+ West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2020 22:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 04 2020 22:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 05 2020 02:28:00	AIS Portfolio Sevices, LP Attn: Capital One Auto F, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	EDI: FORD.COM	Dec 05 2020 02:28:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
cr	+ EDI: RMSC.COM	Dec 05 2020 02:28:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518937827	EDI: CITICORP.COM	Dec 05 2020 02:28:00	AT&T Universal Card, PO Box 70166, Philadelphia, PA 19176-0166
518937826	+ EDI: AMEREXPR.COM	Dec 05 2020 02:28:00	American Express, PO Box 981537, El Paso, TX 79998-1537

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518937829	EDI: BANKAMER.COM	Dec 05 2020 02:28:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
518937830	+ EDI: LCIBAYLN	Dec 05 2020 02:28:00	Bayview Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410
518946830	+ EDI: AISACG.COM	Dec 05 2020 02:28:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518937831	+ EDI: CAPITALONE.COM	Dec 05 2020 02:28:00	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
518937833	EDI: CITICORP.COM	Dec 05 2020 02:28:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
518937832	EDI: CITICORP.COM	Dec 05 2020 02:28:00	Citi Cards, PO Box 9001016, Louisville, KY 40290-1016
518937834	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 05 2020 01:17:22	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
518937841	EDI: CITICORP.COM	Dec 05 2020 02:28:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518937842	+ EDI: IRS.COM	Dec 05 2020 02:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518937843	EDI: JPMORGANCHASE	Dec 05 2020 02:28:00	JP Morgan Chase, PO Box 15298, Wilmington, DE 19850
518937849	Email/Text: bnc@nordstrom.com	Dec 04 2020 22:31:03	Nordstrom Card Services, PO Box 6566, Englewood, CO 80155-6566
518939521	+ EDI: RMSC.COM	Dec 05 2020 02:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518937837	*+	CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937838	*+	CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937835	*+	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
518937844	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; JP Morgan Chase, PO Box 15298, Wilmington, DE 19850
518937848	*+	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
518937858	*+	West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Joint Debtor Lynn Catherine Tenore broy@rltlawfirm.com
Barry J. Roy	on behalf of Debtor Louis Anthony Tenore broy@rltlawfirm.com
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. ben@stanzialelaw.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfbis.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Robert Davidow	on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8